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? show files;ds

File 15:ABI/Inform(R) 1971-2007/Jun 29  
(c) 2007 ProQuest Info&Learning  
File 16:Gale Group PROMT(R) 1990-2007/Jun 27  
(c) 2007 The Gale Group  
File 148:Gale Group Trade & Industry DB 1976-2007/Jun 27  
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File 160:Gale Group PROMT(R) 1972-1989  
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File 275:Gale Group Computer DB(TM) 1983-2007/Jun 27  
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File 621:Gale Group New Prod.Annou.(R) 1985-2007/Jun 27  
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File 9:Business & Industry(R) Jul/1994-2007/Jun 26  
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File 20:Dialog Global Reporter 1997-2007/Jun 29  
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File 476:Financial Times Fulltext 1982-2007/Jun 29  
(c) 2007 Financial Times Ltd  
File 610:Business Wire 1999-2007/Jun 29  
(c) 2007 Business Wire.  
File 613:PR Newswire 1999-2007/Jun 29  
(c) 2007 PR Newswire Association Inc  
File 24:CSA Life Sciences Abstracts 1966-2007/Jun  
(c) 2007 CSA.  
File 634:San Jose Mercury Jun 1985-2007/Jun 28  
(c) 2007 San Jose Mercury News  
File 636:Gale Group Newsletter DB(TM) 1987-2007/Jun 27  
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File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 13:BAMP 2007/Jun W4  
(c) 2007 The Gale Group  
File 75:TGG Management Contents(R) 86-2007/Jun W3  
(c) 2007 The Gale Group  
File 95:TEME-Technology & Management 1989-2007/Jun W4  
(c) 2007 FIZ TECHNIK  
File 348:EUROPEAN PATENTS 1978-2007/ 200726  
(c) 2007 European Patent Office  
File 349:PCT FULLTEXT 1979-2007/UB=20070628UT=20070621  
(c) 2007 WIPO/Thomson

Set	Items	Description
S1	1316861	(CREDIT OR FINANCIAL OR BANK OR BANKING OR BANC? ? OR PAYMENT OR DEBIT OR ELECTRONIC OR TELEPHONE) ( )CARD? ?
S2	159528	S1(6N) (DATA OR INFORMATION)
S3	21717	S1(6N) (TERMS OR (INTEREST OR BANK OR PAYMENT) ( )RATE? ?)
S4	456935	(PARTICIPATING OR OFFER? OR PARTICIPANT? ? OR SIGNED( )UP OR PARTICIPATORY) (3N) (INSTITUTION? ? OR BANK? ? OR BANC? ?)
S5	34354	S1(10N) (DATABASE? OR DATA( )BASE? OR SERVER? OR FILE OR STORAGE? OR STORING OR RDBMS OR DBMS OR TABLE? ? OR TUPLE? ? OR -SAVED)
S6	737366	(SELECT? OR CHOOS? OR CHOICE OR PICK?) (6N) (CRITERIA? ? OR -CRITERION? ? OR REQUIREMENT? ?) OR CREDIT( ) (HISTORY OR RATING? OR SCORE?)
S7	295	S2 AND S3 AND S4
S8	345	S2 AND S3 AND S5
S9	333	S2 AND S3 AND S6
S10	823	S1 AND S3 AND S5

29-Jun-07

\#

04:21 PM

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S11 147 S6 AND S10  
S12 36959 S1 AND S6  
S13 1521 S5 AND S12  
S14 2634 S7:S11 OR S13  
S15 2128 RD (unique items)  
S16 18 S2(S)S3(S)S4  
S17 50 S2(S)S3(S)S5  
S18 24 S2(S)S3(S)S6  
S19 221 S1(S)S3(S)S5  
S20 2 S6(S)S19  
S21 9422 S1(S)S6  
S22 183 S5(S)S21  
S23 268 S16:S18 OR S20 OR S22  
S24 68 S23 FROM 348,349  
S25 200 S23 NOT S24  
S26 32 S25 NOT PY>1996  
S27 26 RD (unique items)  
S28 0 S24 NOT PY>1996  
? t27/3,k/all

27/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01322658 99-72054

**Bank credit cards: Consumer irrationality versus market forces**  
Cargill, Thomas F; Wendel, Jeanne  
Journal of Consumer Affairs v30n2 PP: 373-389 Winter 1996  
ISSN: 0022-0078 JRNL CODE: JCA  
WORD COUNT: 5227

...TEXT: Ausubel reported the proportion for bank and retail card holders, while this paper focuses on **bank card** holders.

Survey Evidence: Rewards to Search

**Data** on the distribution of household balances presented in Table 2 suggest an explanation for the...

...balance in Table 2) can save \$20.25 per year by searching to reduce their **bank card interest rate** by one percentage point. The data in Table 2 imply that 76 percent of households with **bank cards** would save less than \$10 annually by such a search for each 100 basis point...

27/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00937411 95-86803

**Implementing an expert system: A report on benefits realized (Part 1)**  
Tsai, Nancy; Necco, Charles R; Wei, Grace  
Journal of Systems Management v45n10 PP: 26-30 Oct 1994  
ISSN: 0022-4839 JRNL CODE: JSM  
WORD COUNT: 2424

...TEXT: establishing and enforcing lending guidelines and policies, advising capital investment and acquisitions of equipment, automating **credit rating** and **credit card** authorization, and allocating medical resource requirements of each diagnosis.

# DIALOG SEARCH NOTES

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? show files;ds  
File 625:American Banker Publications 1981-2007/Jun 25  
(c) 2007 American Banker  
File 267:Finance & Banking Newsletters 2007/Jun 25  
(c) 2007 Dialog  
File 139:EconLit 1969-2007/Jun  
(c) 2007 American Economic Association  
File 268:Banking Info Source 1981-2007/Jun W3  
(c) 2007 ProQuest Info&Learning  
File 627:EIU: Country Analysis 2007/Jun 28  
(c) 2007 Economist Intelligence Unit  
File 145:(Tacoma) The News Tribune 2002-2006/Jun 04  
(c) 2006 The News Tribune  
File 471:New York Times Fulltext 1980-2007/Jul 02  
(c) 2007 The New York Times  
File 489:The News-Sentinel 1991-2007/Jun 28  
(c) 2007 Ft. Wayne Newspapers, Inc  
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06  
(c) 2002 Phoenix Newspapers  
File 494:St LouisPost-Dispatch 1988-2007/Jun 28  
(c) 2007 St Louis Post-Dispatch  
File 631:Boston Globe 1980-2007/Jun 28  
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File 633:Phil.Inquirer 1983-2007/Jun 28  
(c) 2007 Philadelphia Newspapers Inc  
File 634:San Jose Mercury Jun 1985-2007/Jun 28  
(c) 2007 San Jose Mercury News  
File 638:Newsday/New York Newsday 1987-2007/Jun 29  
(c) 2007 Newsday Inc.  
File 640:San Francisco Chronicle 1988-2007/Jun 29  
(c) 2007 Chronicle Publ. Co.  
File 641:Rocky Mountain News Jun 1989-2007/Jun 29  
(c) 2007 Scripps Howard News  
File 642:The Charlotte Observer 1988-2007/Jun 28  
(c) 2007 Charlotte Observer  
File 643:Grand Forks Herald 1995-2007/Jun 28  
(c) 2007 Grand Forks Herald  
File 701:St Paul Pioneer Pr Apr 1988-2006/Sep 24  
(c) 2007 St Paul Pioneer Press  
File 702:Miami Herald 1983-2007/Jun 24  
(c) 2007 The Miami Herald Publishing Co.  
File 703:USA Today 1989-2007/Jun 28  
(c) 2007 USA Today  
File 704:(Portland)The Oregonian 1989-2007/Jun 28  
(c) 2007 The Oregonian  
File 706:(New Orleans)Times Picayune 1989-2007/Jun 29  
(c) 2007 Times Picayune  
File 707:The Seattle Times 1989-2007/Jun 26  
(c) 2007 Seattle Times  
File 708:Akron Beacon Journal 1989-2006/Sep 21  
(c) 2007 Akron Beacon Journal  
File 709:Richmond Times-Disp. 1989-2007/Jun 27  
(c) 2007 Richmond Newspapers Inc  
File 712:Palm Beach Post 1989-2007/Jun 28  
(c) 2007 Palm Beach Newspapers Inc.  
File 713:Atlanta J/Const. 1989-2007/Jun 28  
(c) 2007 Atlanta Newspapers  
File 714:(Baltimore) The Sun 1990-2007/Jun 29  
(c) 2007 Baltimore Sun  
File 715:Christian Sci.Mon. 1989-2007/Jun 29  
(c) 2007 Christian Science Monitor

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File 716:Daily News Of L.A. 1989-2007/Jun 28  
(c) 2007 Daily News of Los Angeles  
File 717:The Washington Times Jun 1989-2007/Jun 29  
(c) 2007 Washington Times  
File 718:Pittsburgh Post-Gazette Jun 1990-2007/Jun 29  
(c) 2007 PG Publishing  
File 719:(Albany) The Times Union Mar 1986-2007/Jun 28  
(c) 2007 Times Union  
File 720:(Columbia) The State Dec 1987-2007/Jun 28  
(c) 2007 The State  
File 721:Lexington Hrld.-Ldr. 1990-2007/Jun 21  
(c) 2007 Lexington Herald-Leader  
File 722:Cincinnati/Kentucky Post 1990-2007/Jun 28  
(c) 2007 The Cincinnati Post  
File 723:The Wichita Eagle 1990-2007/Jun 25  
(c) 2007 The Wichita Eagle  
File 724:(Minneapolis)Star Tribune 1989-1996/Feb 04  
(c) 1996 Star Tribune  
File 725:(Cleveland)Plain Dealer Aug 1991-2007/Jun 28  
(c) 2007 The Plain Dealer  
File 731:Philad.Dly.News 1983- 2007/Jun 28  
(c) 2007 Philadelphia Newspapers Inc  
File 732:San Francisco Exam. 1990- 2000/Nov 21  
(c) 2000 San Francisco Examiner  
File 733:The Buffalo News 1990- 2007/Jun 28  
(c) 2007 Buffalo News  
File 734:Dayton Daily News Oct 1990- 2007/Jun 27  
(c) 2007 Dayton Daily News  
File 735:St. Petersburg Times 1989- 2007/Jun 29  
(c) 2007 St. Petersburg Times  
File 736:Seattle Post-Int. 1990-2007/Jun 28  
(c) 2007 Seattle Post-Intelligencer  
File 738:(Allentown) The Morning Call 1990-2007/Jun 28  
(c) 2007 Morning Call  
File 740:(Memphis)Comm.Appeal 1990-2007/Jun 28  
(c) 2007 The Commercial Appeal  
File 741:(Norfolk)Led./Pil. 1990-2007/Jun 28  
(c) 2007 Virg.-Pilot/Led.-Star  
File 742:(Madison)Cap.Tim/Wi.St.J 1990-2007/Jun 28  
(c) 2007 Wisconsin St. Jrnl  
File 743:(New Jersey)The Record 1989-2007/Jun 28  
(c) 2007 No.Jersey Media G Inc  
File 744:(Biloxi) Sun Herald 1995-2007/Jun 26  
(c) 2007 The Sun Herald

Set	Items	Description
S1	437216	(CREDIT OR FINANCIAL OR BANK OR BANKING OR BANC? ? OR PAYMENT OR DEBIT OR ELECTRONIC OR TELEPHONE) ()CARD? ?
S2	17775	S1(6N) (DATA OR INFORMATION)
S3	11964	S1(6N) (TERMS OR (INTEREST OR BANK OR PAYMENT) ()RATE? ?)
S4	101509	(PARTICIPATING OR OFFER? OR PARTICIPANT? ? OR SIGNED()UP OR PARTICIPATORY) (3N) (INSTITUTION? ? OR BANK? ? OR BANC? ?)
S5	5841	S1(10N) (DATABASE? OR DATA()BASE? OR SERVER? OR FILE OR STORAGE? OR STORING OR RDBMS OR DBMS OR TABLE? ? OR TUPLE? ? OR -SAVED)
S6	84702	(SELECT? OR CHOOS? OR CHOICE OR PICK?) (6N) (CRITERIA? ? OR -CRITERION? ? OR REQUIREMENT? ?) OR CREDIT() (HISTORY OR RATING? OR SCORE?)
S7	132	S2 AND S3 AND S4
S8	51	S2 AND S3 AND S5
S9	84	S2 AND S3 AND S6

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S10 267 S1 AND S3 AND S5  
S11 45 S6 AND S10  
S12 11027 S1 AND S6  
S13 307 S5 AND S12  
S14 695 S7:S11 OR S13  
S15 681 RD (unique items)  
S16 10 S2(S)S3(S)S4  
S17 3 S2(S)S3(S)S5  
S18 1 S2(S)S3(S)S6  
S19 77 S1(S)S3(S)S5  
S20 1 S6(S)S19  
S21 4047 S1(S)S6  
S22 47 S5(S)S21  
S23 62 S16:S18 OR S20 OR S22  
S24 18 S23 NOT PY>1996  
S25 18 RD (unique items)  
? t25/3,k/all

25/3,K/1 (Item 1 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2007 American Banker. All rts. reserv.

0186898

**Comment: Mortgage Scoring Goes Way Beyond Credit Scoring**  
American Banker - August 21, 1996; Pg. 9; Vol. 161, No. 160  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 598

BYLINE:

By CLAUDE J. SEAMAN, PMI Mortgage Insurance Co.

TEXT:

...to help lenders and  
retailers process applications for credit cards and other consumer credit  
lines.

Credit scores are based solely on information in a consumer credit  
file,  
like how many credit cards a borrower has, credit card  
delinquencies, and  
how often the borrower has declared personal bankruptcy. Such scores were  
not developed...

25/3,K/2 (Item 2 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2007 American Banker. All rts. reserv.

0180862

**Alaska Nixing 'Gold' Card Underwriting**  
Insurance Regulator - April 22, 1996; Pg. 1; Vol. 6, No. 16  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 824

TEXT:

...in Alaska, where regulators are ready to  
block as unfairly discriminatory a bold step beyond credit rating by  
insurers--the use of credit card ownership to establish premium rates.

But a recent actuarial report commissioned by another state  
suggests a correlation in type of ownership of a particular credit card  
to

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underwriting risk that is propelling a group of insurance companies into a new underwriting...

...through an oversight--last October in an otherwise standard rate and rule filing to use **credit card** information to determine premiums to be charged.

Now, the Alaska Division of Insurance is proposing...

...its carrier a better risk. Sometimes consumers are advised to actually get rid of their **credit cards** to improve their **credit rating**, Burke pointed out.

**Credit card** ownership is a step beyond the already controversial

**credit rating**, where a consumer's credit performance is used in underwriting and premium-setting. The use of **credit rating** has grown rapidly in the past few years, even as regulators from a swath of...

...said he believed the filing is unfairly discriminatory. "It's one thing to use a **credit card**; it's another to base coverage on the color of your card," he said.

Such "tier" placement based on **credit card** ownership first became an issue during the NAIC's Winter Meeting in San Antonio last...

...examiner with the property/casualty division for the Maryland Insurance Administration.

But Vermont, as a **file** and use state, has not prevented Progressive from using **credit cards** since they began last year while it reviews the rating system.

Anchoring Progressive's position...

...results of an independent actuarial report released early this month that "suggests a link between **credit card** ownership and underwriting premium setting," said Derick White, deputy insurance commissioner for the Vermont Department...

...denied the filing, has also gone the furthest in its oversight of the use of **credit rating** through a law that limits the use of credit reports on auto insurance. And it...

...has become a necessity," Sheffield said, and he is concerned that the color of the **credit card** shows what he has been worried about all along--that anything could be an underwriting...

...the NAIC's national meeting in March, which contains a section on the use of **credit cards** as an underwriting variable. A final report, with recommendations, will likely be delivered at the...

25/3,K/3 (Item 3 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2007 American Banker. All rts. reserv.

0045318

Consumer Leader Calls for Lower Card Rates

29-Jun-07

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04:31 PM

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American Banker - November 21, 1985, Thursday; Pg. 4

WORD COUNT: 2,821

TEXT:

... the last four years, the three main economic indexes have all fallen by 50%, yet interest rates on credit cards have remained the same. This information was just included in a study released by the Consumer Federation of America. In response...

... haven't credit card loans followed suit? Because they haven't had to. Instead, the banks compete by offering more so-called "benefits" such as book-of-the-month clubs, travel insurance, rebates, credit card protection, etc.

In addition, interest rates are just one way in which banks make money on credit cards. There are annual...

25/3,K/4 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2007 ProQuest Info&Learning. All rts. reserv.

00243414 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**A Hobson's choice for card marketers**

Borowsky, Mark

Credit Card Management, v7, n1, p30-34, Apr 1994 DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02415

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the most profitable accounts and give more attention to them than unprofitable ones.

What makes data -base marketing particularly amenable to credit cards is that issuers already have proprietary information on their cardholders. They know cardholders' buying patterns, income, and credit history, and they can combine all that with information from other areas of the bank.

"The...

25/3,K/5 (Item 2 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00129826

**Top financials drop card rates if there's account relationship**

Anonymous

Bank Rate Monitor, v5, n30, p6, Jul 6, 1987 DOCUMENT TYPE: Newsletter

Article LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: A table listing 10 large financial institutions provides credit card pricing information including: 1) interest rates on purchases and cash advances; 2) annual fees; 3) minimum and maximum credit lines; 4...

25/3,K/6 (Item 3 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00046679

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**Data-base marketing special report: telemarketing's handmaiden**  
Morrall, Katherine  
Bankers Monthly, v153, n7, p3A-5A, Jul 1991 LANGUAGE: English  
RECORD TYPE: Abstract

**ABSTRACT:** Credit card issuers should analyze their databases to develop telemarketing lists. Valley Bank (Phoenix, AZ) segmented its customers and other prospects and made more than 150,000 telephone calls in early 1991. Data management companies can help credit card issuers develop consumer profiles using 150 variables. First Maryland Corporation's (Baltimore, MD) First Omni...

...responsible for 82% of its revenue. CoreStates Financial Group (Philadelphia, PA) reaches individuals with good credit ratings through telemarketing.

25/3,K/7 (Item 1 from file: 627)  
DIALOG(R)File 627:EIU: Country Analysis  
(c) 2007 Economist Intelligence Unit. All rts. reserv.

02302326

**5.0 Banks and other fin. institutions--5.2 Domestic commercial banks.**

Main Title: Mexico-Financing Foreign Operations 951001  
COUNTRY: Mexico  
JOURNAL: Financing Foreign Operations - October 1, 1995  
WORD COUNT: 964

...Bankers' Association), the Kentucky-based TransUnion and the Fair Isac Company, the bureau will issue credit ratings based on bank reports of credit - card performance, and will add to its databases information on mortgage loans and other consumer lending records by the end of 1995. Tax ...

...out to commercial users only with signed authorisation from the individual being rated. Those requesting credit ratings must contribute their own consumer credit databases. Users may expand to include department stores, auto...

25/3,K/8 (Item 1 from file: 634)  
DIALOG(R)File 634:San Jose Mercury  
(c) 2007 San Jose Mercury News. All rts. reserv.

04522147

**STUDENTS REJECTED FOR CREDIT HUMANITIES MAJORS ARE DENIED CARDS**  
SAN JOSE MERCURY NEWS (SJ) - Friday, March 18, 1988  
By: Mercury News Staff and Wire Reports  
Edition: Alameda County/AM Section: Local Page: 1B  
Word Count: 720

The New York bank has marketed its MasterCard and Visa credit cards on college campuses for four years, even setting up tables to hand out applications at Berkeley and a few other select universities beneath signs that proclaim, 'No Previous Credit History Required.'

Throughout the period, the bank has routinely rejected students who list majors in the...



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25/3,K/9 (Item 1 from file: 640)  
DIALOG(R)File 640:San Francisco Chronicle  
(c) 2007 Chronicle Publ. Co. All rts. reserv.

05039819

**CREDIT CHARGE-CARD WAR GROWING HOTTER**

SAN FRANCISCO CHRONICLE (SF) - MONDAY May 22, 1989  
By: KENNETH HOWE, Chronicle Staff Writer  
Edition: FINAL Section: BUSINESS Page: C1  
Word Count: 2,159

...nine issuing banks. Annual interest rates range from about 12 percent to 21 percent. -- Some **banks** offer other services such as bonus programs for discounts on merchandise and car rental insurance. -- The...

... of company issuing the card. -- Interest rates tend to be 18 percent or more. MORE **INFORMATION** Information on the lowest **credit - card** annual fees and **interest rates** can be obtained from several sources: -- Consumer Action, Credit Card Survey, 116 New Montgomery Street...

25/3,K/10 (Item 1 from file: 702)  
DIALOG(R)File 702:Miami Herald  
(c) 2007 The Miami Herald Publishing Co. All rts. reserv.

05567419

**GROUP SLAMS LICENSE CAMPAIGN SOME STATES ASKING DRIVERS FOR SOCIAL SECURITY NUMBERS**

MIAMI HERALD (MH) - MON OCT 08 1990  
By: RUSSELL MOTLEY Herald Staff Writer  
Edition: BRWRD Section: BRWD N Page: 2BR  
Word Count: 576

... is included in your driver license file, it makes getting personal information about you -- employment, **credit history** and **credit card** numbers -- easier, especially since your file can be retrieved by anyone who knows your name.

In Florida, the state Division of...

25/3,K/11 (Item 2 from file: 702)  
DIALOG(R)File 702:Miami Herald  
(c) 2007 The Miami Herald Publishing Co. All rts. reserv.

01054113

Miami Herald (MH) - THU JUL 21 1983  
By: HERALD STAFF  
Edition: FINAL Section: FRONT Page: 29A  
Word Count: 908

...t routinely report customer's credit transactions to credit bureaus. But neither do some major **credit card** companies. However, if a **credit rating** agency learns you have a gas company **credit card**, that information goes into your file. And, when you fill out a credit application, the more credit references you can list...

... in the past," says Delia Fernandez, director of public affairs for TRW Inc., a national **credit rating** organization in Orange, Calif.

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Update

Nobody's perfect, including Action Line. That fact was proven...

25/3,K/12 (Item 1 from file: 707)  
DIALOG(R)File 707:The Seattle Times  
(c) 2007 Seattle Times. All rts. reserv.

08059136

**A BRIDE'S WEDDING DECISION: TAKING A NAME FOR YOURSELF**

Seattle Times (SE) - Tuesday February 28, 1995

By: MARIAN EDELMAN BORDEN MARIAN EDELMAN BORDEN: LOS ANGELES TIMES  
SYNDICATE

Edition: FINAL Section: REGISTRY Page: G3

Word Count: 894

...Hylton and Gonzales in Baltimore and an expert in marital law, "There is no legal **requirement** that says a wife must **choose** her husband's name, nor is there any reason not to use a hyphenated one...

... personal, legal and financial documents, including your Social Security card, driver's license, bank accounts, **credit cards**, insurance policies and wills."

As for taxes, married couples may **file** a joint tax return, no matter what name or combination of names they use," says...

25/3,K/13 (Item 2 from file: 707).  
DIALOG(R)File 707:The Seattle Times  
(c) 2007 Seattle Times. All rts. reserv.

06003239

**CONSUMERS WARNED ABOUT OFFERS OF LOW-INTEREST, NO-FEE CREDIT CARDS**

Seattle Times (SE) - Thursday January 17, 1991

By: SHELBY GILJE

Edition: FINAL Section: SCENE Page: G9

Word Count: 792

... under a variety of names, charging the firm was fraudulently selling loan information.

BHA has **data** on 35 **banks** offering **credit cards** at **interest rates** of 16.5 percent and below. If you'd like this information, send \$1.50...

25/3,K/14 (Item 1 from file: 708)  
DIALOG(R)File 708:Akron Beacon Journal  
(c) 2007 Akron Beacon Journal. All rts. reserv.

08208085

**BULLOCK TAKES A SLOWER RIDE LATEST FILM FINDS HER IN MORE CEREBRAL SETTING: THRILLER WITH A MESSAGE.**

Beacon Journal (Akron) (AK) - Thursday July 27, 1995

By: Mark Dawidziak, Beacon Journal's critic-at-large.

Edition: 1 STAR Section: ENTERTAIN Page: E8

Word Count: 828

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...worst enemies.

Angela's life is being hacked apart by hackers with access to key **databases** . They cancel her **credit cards** . They give her a new identity. They give her a criminal record. They give someone else her name, driver's license and **credit rating** .

And who can vouch for her? Who will miss her? Who can even identify her ...

25/3,K/15 (Item 1 from file: 714)  
DIALOG(R)File 714:(Baltimore) The Sun  
(c) 2007 Baltimore Sun. All rts. reserv.

06106043

**MANY FOOLED BY CREDIT FEE SCHEMES CONSUMERS PAY UP TO \$200 FOR LISTS AVAILABLE FOR FREE.**

BALTIMORE EVENING SUN (BS) - Tuesday, April 16, 1991  
By: Georgia C. Marudas Evening Sun Staff  
Edition: Final Section: News (National and Foreign) Page: A1  
Word Count: 1,128

...other telemarketers around the country," the suit says.

According to Listworld's 1991 catalog, its **Credit Card Holders File** contains the names of 102 million people with good **credit ratings** . The company also says it provides monthly lists of newly issued **credit cards** .

Ron Isaac, a staff attorney with the Federal Trade Commission's Division of Credit Practices...

25/3,K/16 (Item 1 from file: 716)  
DIALOG(R)File 716:Daily News Of L.A.  
(c) 2007 Daily News of Los Angeles. All rts. reserv.

06668146

**RATES ON CARDS DECLINE**

Daily News of Los Angeles (LA) - June 16, 1992  
By: Walter Hamilton Daily News Staff Writer  
Edition: Valley Section: BUSINESS Page: B1  
Word Count: 856

CAPTION:  
CHART

Chart (1) **RATE SAMPLER** Here is a sampling of standard **interest rates** and annual fees for **credit cards** offered by major **banks** . The average annual bank card rate was 17.6 percent in June. (2) **LOWEST BANK CREDIT CARD RATES** Institutions with the lowest interest **rates** on standard bank **credit cards** . Rates are variable. For additional **information** , call CardTrak at 1-800-344-7714.

25/3,K/17 (Item 1 from file: 724)  
DIALOG(R)File 724:(Minneapolis)Star Tribune  
(c) 1996 Star Tribune. All rts. reserv.

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07313045

**LOAN COUNSELOR SHOWS CLIENTS THE WAY HOME**

STAR TRIBUNE (MS) - Monday, November 8, 1993

By: Neal St. Anthony, Staff Writer

Edition: Metro Edition Section: MARKETPLACE Page: 01D

Word Count: 1,738

...have the luxury of time to nurture.''

Take the divorced mom who had a clean **credit history**, but whose ex-husband used her Social Security number to help a girlfriend get a **credit card**. They ran up \$1,400 in unpaid bills, which came up on the surprised woman's **credit file**. Rejected by one bank, Knibb got the **credit card** company to drop the charge against her client after proving that it wasn't her...

25/3,K/18 (Item 1 from file: 734)

DIALOG(R)File 734:Dayton Daily News

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08317071

**BANKRUPTCY AFFECTS EVERYTHING: CHECK OUT OPTIONS**

Dayton Daily News (DA) - MONDAY, November 13, 1995

By: Robert and Christine Heady TRIBUNE MEDIA SERVICES INC.

Edition: CITY Section: 11 SMARTMONEY

Word Count: 697

TEXT:

Q I need some immediate help. What do I do to **file** for bankruptcy? Does it mean I will lose my **credit cards**? Do I have to pay each creditor back? What about my mortgage loan? How is...

...loans? I know all this is my last recourse, but will it matter if my **credit rating** is bad anyway?

- F.S., Cleveland

?

Ginger R. DeMille

? show files;ds

File 350:Derwent WPIX 1963-2007/UD=200741

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File 344:Chinese Patents Abs Jan 1985-2006/Jan

(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2006/Dec(Updated 070403)

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File 371:French Patents 1961-2002/BOPI 200209

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File 2:INSPEC 1898-2007/Jun W3

(c) 2007 Institution of Electrical Engineers

File 35:Dissertation Abs Online 1861-2007/May

(c) 2007 ProQuest Info&Learning

File 65:Inside Conferences 1993-2007/Jun 29

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File 99:Wilson Appl. Sci & Tech Abs 1983-2007/May

(c) 2007 The HW Wilson Co.

File 256:TecInfoSource 82-2007/June

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File 474:New York Times Abs 1969-2007/Jun 29

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File 475:Wall Street Journal Abs 1973-2007/Jun 29

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File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13

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File 23:CSA Technology Research Database 1963-2007/Jun

(c) 2007 CSA.

File 56:Computer and Information Systems Abstracts 1966-2007/Jun

(c) 2007 CSA.

Set	Items	Description
S1	59958	(CREDIT OR FINANCIAL OR BANK OR BANKING OR BANC? ? OR PAYMENT OR DEBIT OR ELECTRONIC OR TELEPHONE) () CARD? ?
S2	7358	S1(6N) (DATA OR INFORMATION)
S3	702	S1(6N) (TERMS OR (INTEREST OR BANK OR PAYMENT) () RATE? ?)
S4	12585	(PARTICIPATING OR OFFER? OR PARTICIPANT? ? OR SIGNED() UP OR PARTICIPATORY) (3N) (INSTITUTION? ? OR BANK? ? OR BANC? ?)
S5	3592	S1(10N) (DATABASE? OR DATA() BASE? OR SERVER? OR FILE OR STORAGE? OR STORING OR RDBMS OR DBMS OR TABLE? ? OR TUPLE? ? OR - SAVED)
S6	65856	(SELECT? OR CHOOS? OR CHOICE OR PICK?) (6N) (CRITERIA? ? OR - CRITERION? ? OR REQUIREMENT? ?) OR CREDIT() (HISTORY OR RATING? OR SCORE?)
S7	1	S2 AND S3 AND S4
S8	0	S2 AND S3 AND S5
S9	2	S2 AND S3 AND S6
S10	24	S1 AND S3 AND S5
S11	1	S6 AND S10
S12	275	S1 AND S6
S13	26	S5 AND S12
S14	52	S7:S11 OR S13
S15	50	RD (unique items)
S16	29	S15 FROM 350,344,347,371
S17	21	S15 NOT S16
S18	11	S17 NOT PY>1996
S19	11	RD (unique items)

? t16/3,k/all; t19/3,k/all

16/3,K/1 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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29-Jun-07

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